

Service Packages «Smart IT» and «Smart IT Pro»

Operation/service	Smart IT	Smart IT Pro
Monthly servicing of the Service Package (SP) ^{1, 5}	0 UAH	0 UAH ² / 150 UAH
Services included into the SP	Current account 2600 (further – Entrepreneur account) in the national currency Current account 2600 (further – Entrepreneur account) in the foreign currency Automatically selling of foreign currency non obligatory for selling volume from entrepreneur account in the foreign currency Remote service "Piraeus Online Banking" for business clients (by Entrepreneur account) Payment order for funds transfer from Entrepreneur account to Personal account on regular basis Current Account 2620 (further – Personal account) Current Account 2620 (further – Saving Account / or Deposit) Chip payment card Visa Gold Pay Wave. Card is issued to the Personal account Internet-service "Winbank" SMS-informing services about transactions by Entrepreneur account and Personal account	
Operation by Entrepreneur accounts ³		
One Entrepreneur account opening and maintenance in the national currency	included into the SP servicing fee	
One Entrepreneur account opening and maintenance in the foreign currency	included into the SP servicing fee	
Re-opening of Entrepreneur account (closing and opening a new one) due to re-registration, reorganization, change of title or form of incorporation	50 UAH	
Opening of each other Entrepreneur account in national or foreign currency ⁴	100 UAH	
Entrepreneur account closing	included into the SP servicing fee	
Minimum balance by Entrepreneur account	n/a	
Accumulating interest on balance on the Entrepreneur account (annual) in UAH/USD/EUR	0%	
Cash transactions		
Cash withdrawal from Entrepreneur account through Cash Desk of JSC "PIRAEUS BANK ICB"	service is not available	
Accepting of cash payments for replenishment of Entrepreneur account ⁶	service is not available	
Purchase/sale, conversion of foreign currency at Interbank Foreign Currency Market of Ukraine		
Sale of foreign currency (incl. by Bank)	included into the SP servicing fee	
Purchase of foreign currency	0,5% (min 50,00 UAH)	
Conversion of foreign currency into another foreign currency ²⁴	0,5% (min 50,00 UAH)	
FCY sale/purchase from a Customer's account for execution of compulsory collection documents of funds from the customer's account in accordance with the current legislation	0%	
Payments		
Incoming non-cash payments to the Entrepreneur account in national currency, incl. funds from the sale of foreign currency (free of charge deposition of funds from customer own accounts in Bank and funds connected with deposit operations and funds returns) ⁷	0,45%	0,25%
Incoming non-cash payments to the Entrepreneur account in foreign currency	included into the SP servicing fee	
Transfers of funds in national/foreign currency within JSC "PIRAEUS BANK ICB" from Entrepreneur account	included into the SP servicing fee	
Transfers of funds in national currency from Entrepreneur account to the account outside JSC "PIRAEUS BANK ICB" ⁸ (except 2620, 2625 accounts)	included into the SP servicing fee	
Transfers of funds in national currency from Entrepreneur account to the 2620, 2625 accounts outside JSC "PIRAEUS BANK ICB" ²⁴	1%	
Transfers of funds in foreign currency from Entrepreneur account to the accounts outside JSC "PIRAEUS BANK ICB"	0,2% (min USD/EUR 25, max USD 200)	
Issuance of Standing order from Entrepreneur account to the Personal account	included into the SP servicing fee	
Commission for money transfer under Standing order from Entrepreneur account to the Personal account	included into the SP servicing fee	
Additional services by Entrepreneur accounts		
SMS-informing by Entrepreneur accounts	included into the SP servicing fee	
Monthly Entrepreneur account statement in paper format	included into the SP servicing fee	
Monthly Entrepreneur account statement via Program-technical complex of distance service for electronic payments Piraeus Online Banking	included into the SP servicing fee	
Issuing of Entrepreneur account statement for any period	50 UAH (за кожний примірник)	

¹ Service Package fee for «Smart IT» Service Packages usage consist of: Fee for Entrepreneur account replenishment (there are no monthly fee). Service Package fee for «Smart IT PRO» Service Packages usage consist of: Monthly fee for Package servicing. Fee for Entrepreneur account replenishment. Fee for monthly Service Package (SP) servicing is calculated for the first time at the day the SP is opened. Further, starting from the second month (monthly) this fee is calculated in the first working day of the calendar month and is to be paid. The tariff package applies to entrepreneurs whose activities are related to information technology or who have a contract with the IT company to provide any services related to the IT sphere.

² If a customer makes purchases using a card (Internet including) during the previous month for amount not less than 20 tsd. UAH (or equivalent of these amounts).

³ Banking services that are not indicated in this Tariffs are charged according to the current "General tariffs" for SME clients of the PIRAEUS BANK ICB at the time of service providing.

⁴ The commission is paid once when opening an account for an entrepreneur, is written down in advance at the moment of submission by the Client to the Bank (Branch) of the documents for opening an account.

⁵ If the Tariff plan is changed by transition to another Tariff Package / Standard Tariffs for Clients – representatives of small and medium enterprises, the Bank after paying the commission for changing the tariff plan, transfers Client into the selected Tariff Package / Standard Tariffs. The change of the tariff plan by transition to another Tariff Package / Standard Tariffs for Clients – representatives of small and medium enterprises is possible only from the first operational day of new settlement period and in condition of debt absence for cash services.

⁶ Tariff is defined by the terms of the Agreement between the Bank and economic entity - payment recipient.

⁷ Includes funds replenishment from the sale of foreign currency.

⁸ Starting from the 6th transaction of payment per month the fee 1% is charged.

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Additional services by Entrepreneur accounts		
Issuing of statement, statement of state and flow, statement of funds on account, statement on confirmation of executing cash or payment transaction, statement on the absence of loan debt, statement on the outstanding loan debt, flow of funds on loan account, statement of foreign economic transactions and statement of foreign currency export) ⁹		100 UAH
Executing of payment order in the national or foreign currency on a paper carrier		10 UAH (for one payment document in the required quantities of copies)
Check-book issuing		n/a
Payment card issuing to Entrepreneur account		n/a
Investigation about payments in foreign currency (changing of payment instructions, cancellation / refund, request for confirmation of lending to the beneficiary) in USD / EUR		50 USD/EUR (without VAT for every request)
Fee for the transfer of funds in USD with the guaranteed crediting of the full amount to the payee. It is paid additionally to the fee for the payment in USD		50 USD
Sending a request to the Recipient bank regarding the return of the payment in national currency, which is withdrawn from the Client's Entrepreneur Account		49 UAH
Return of mistaken funds transfer received according to the request of a foreign bank for a recall of a transfer		included into the SP servicing fee
Program-technical complex of distance service for electronic payments Piraeus Online Banking		
Activation and connection to the system		included into the SP servicing fee
Maintenance fee for performing transactions with Piraeus Online Banking system		included into the SP servicing fee
The cost of the first set (one sign-1 pcs.) of devices for storing electronic digital signature and generation of one-time passwords TOKEN RSA		50 UAH (VAT included)
The cost of each next device (1 pcs) for storing an electronic digital signature and generation of one-time passwords TOKEN RSA		300 UAH (VAT included)
Personal account 2620 in national currency (Personal account)		
Accumulating interest on balance on the Personal account (annual)		0%
Operations via Internet-service winbank		
Transfers of funds between customer's own accounts within JSC "PIRAEUS BANK ICB"		included into the SP servicing fee
Transfers of funds to the third persons within JSC "PIRAEUS BANK ICB"		included into the SP servicing fee
Transfers to other Ukrainian banks		from 5 to 20 UAH (depends on payment amount)
Payment card blocking		included into the SP servicing fee
Unblocking card		3 UAH
Operations in Bank's branches		
Cash withdrawal from Personal account in national currency through cash-desk of JSC "PIRAEUS BANK ICB"		included into the SP servicing fee
Incoming cash payments to the Customer's Personal account ¹⁰		included into the SP servicing fee
Incoming non-cash payments from own accounts and other clients of JSC "PIRAEUS BANK ICB" to the Customer's Personal account		included into the SP servicing fee
Incoming non-cash payments from other banks to the Customer's Personal account ¹¹		0,9%
Incoming cash payments to the Customer's Personal account by any person other than the account owner or his trustees		1,5 %
Transfers of funds within JSC "PIRAEUS BANK ICB" between customer's own accounts, including transfers to deposit accounts and investment accounts		included into the SP servicing fee
Transfers of funds from Personal account within JSC "PIRAEUS BANK ICB" to other customers' accounts		0,5% min. 20 UAH max 700 UAH
Transfers of funds from Personal account to the account outside JSC "PIRAEUS BANK ICB" ²⁴		0,7% min. 25 UAH max 1000 UAH
Operations with Saving account in national currency		
Opening of Saving account in national currency		included into the SP servicing fee
Minimum balance on Saving account		n/a
Closing of Saving account		included into the SP servicing fee
Incoming cash payments to the customer's Saving account ¹⁰		included into the SP servicing fee
Incoming cash payments to the customer's Saving account by any person other than the account owner or his trustees		1,5 %
Accumulating interest on balance on the Saving account (annual) in UAH		
To the stable balance during calendar month in UAH		6,25%
For flexible balance		2%
Operations with payment card (card issuing to Personal account)		
Payment card Visa Gold chip (PayWave) issue/ reissue to the Personal account at the end of the term		included into the SP servicing fee
Issuing of the additional Visa Classic card (including Visa Classic Instant) (issue/reissue at the end of the term, the class of the additional card must not be higher than the main one and for the same term; max. 3 additional cards) ¹²		100 UAH
Issuing of the additional Visa Gold card (issue/reissue at the end of the term, the class of the additional card must not be higher than the main one and for the same term) ¹²		150 UAH
Cashless card transactions in trade and service network with payment card/token		included into the SP servicing fee
Cash withdrawal through ATM JSC "PIRAEUS BANK ICB"		included into the SP servicing fee
Cash withdrawal at ATMs of other Ukrainian banks		0 UAH ¹³
Cash withdrawal in cash desk of other Ukrainian banks		1,5% + 5 UAH
Cash withdrawal in ATMs of Piraeus Bank Group abroad ¹⁴		0 UAH ¹³
Cash withdrawal in the ATMs /cash desks abroad		0 UAH ¹³

⁹ The fee is paid at the time of service providing. The fee is charged for each copy. The number of copies is indicated by the client in the request letter. The certificates are issued within 3 business days (if no other term is specified in the tariffs) from the date of submission to the Bank of the request-letter from the Client.

¹⁰ For client funds, which were previously sent by the client and returned from the account of unclear amounts of the receiving bank or were not executed by the correspondent bank or the receiving bank on basis of Compliance control internal policy of the correspondent bank or the bank of recipient the Tariff is 0 UAH. In the case of returned funds from other accounts of the receiving bank, other than the account of unclear amounts, the decision on the compensation of the commission for the transfer of funds is taken by the bank on the basis of a client's application, after analyzing the purpose of the received funds.

¹¹ For client funds, which were previously sent by the client and returned from the account of unspecified amounts of the receiving bank – the Tariff is 0 UAH.

¹² It is possible to issue maximum 3 additional cards to 1 main card.

¹³ Starting from the 6th transaction (counted total transactions in Ukraine and abroad) of cash withdrawals for month the fee of 1,5%+5 UAH is taken for cash withdrawals in Ukraine, 1,5%+50 UAH for cash withdrawals abroad and 30 UAH cash withdrawals in ATMs of Piraeus Bank Group abroad.

¹⁴ ATMs of Piraeus Bank Group in Greece, Bulgaria, Romania, Albania, Serbia.

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Operations with payment card (card issuing to Personal account)		
Conversion commission ¹⁵		1%
Information provided to cardholder by SMS-informing service (monthly) ¹⁶		included into the SP servicing fee
Incoming payment received after card-to-card transfer and winnings, transfers through payment systems such as Skrill etc ¹⁷		0,7%
Balance inquiry in ATMs of JSC "PIRAEUS BANK ICB"		
First inquiry per day		included into the SP servicing fee
Further inquiries		5 UAH for each inquiry
Mini statement in ATMs of JSC "PIRAEUS BANK ICB"		10 UAH
Balance inquiry in ATMs of other banks		
Balance inquiry in ATMs of other banks in Ukraine		10 UAH
Balance inquiry in ATMs of other banks abroad		15 UAH
Additional services and other operations by Personal account		
Reissue of the card (including additional card) during card validity term initiated by the client ¹⁸		Classic - 100 UAH / Gold - 200 UAH
Urgent card issue ¹⁹		300 UAH
Blocking/Unblocking card		included into the SP servicing fee
Set up of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)		0 UAH
Recovery of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)		30 UAH
PIN code change at ATMs of JSC "PIRAEUS BANK ICB"		15 UAH
Interest rate for unauthorized overdrafts		40% annual
Account statements by Personal account		included into the SP servicing fee
References on the Personal account opening		included into the SP servicing fee
References on the account (client request) (in Ukrainian, English, Russian language):		
Standard ²⁰ references (provided during one business day)		75 UAH
Non standard references (provided in two business days)		150 UAH
Non standard urgent reference (provided during one business day)		300 UAH
Issuing of the Power of Attorney for the managing of account ²¹		150 UAH
Issuance of Standing order ²²		10 UAH
Commission for money transfer under Standing order from Personal account		2 UAH/ transfer
Inquiries, notifications, specification on international payments: specification of the transfer/ cancellation of the transfer/ investigation on the transfer/ other notifications (including via NBU mail)		30 UAH
Retrieval / query operations with payment cards - commission for unjustified appeal of transactions by client (after investigation)		250 UAH
Non-cash transfer of loan funds from transit account in JSC "PIRAEUS BANK ICB" to client's current account ²³		service is not available
Preparation of the document as to clients Personal account impairment		5% from impairment amount, but not less than 2000 UAH
Deduction of funds on impaired Personal account		1% from deduction amount, but not less than 1000 UAH
Release of the Personal accounts impairment		0 UAH

¹⁵ Commission for payment account (if currency of transaction is different from the currency of account).

¹⁶ Service is provided to phone numbers of Ukrainian mobile operators only.

¹⁷ Refers to transfers that use merchant code 7995.

¹⁸ This tariff does not apply in the case of reissued by the decision of the Bank in accordance with the internal regulations of the Bank.

¹⁹ on the 3rd day after ordering of card for Kyiv and regional centers (Dnipro, Odesa, Kharkiv, Cherkasy, Lviv), on the 4th day after ordering of card for other cities of Ukraine.

²⁰ Standard references supposed to provide the following information: Current account opening; The presence / absence of open account; The outstanding amounts and / or transaction amounts; The presence / absence of credit debt.

²¹ The power of attorney can be provided for managing of a current account, deposit account. Commission paid for the copy of the power of attorney every time at execution without involving a notary.

²² Commission is paid in the moment of signing additional agreement to the SP agreement. If it is necessary to make changes in standing order by client's initiative than new standing order should be issued and previous – cancelled.

²³ In case of transfer of loan funds within the product "Zhvava gotivka" under the Agreement of cooperation with PJSC "Alfa Bank".

²⁴ In the case of execution of compulsory collection documents of funds from the customer's account by the State Executive Service, private executors or State Fiscal Service, tariff 0 UAH.